

## ABSTRACT OF THE DISCLOSURE

An apparatus including at least one of an input device for inputting information regarding an individual and a receiver for automatically receiving information regarding an individual, wherein the information regarding an individual contains information regarding at least one of a diagnosis, a treatment associated with a diagnosis, and a procedure associated with a diagnosis, a processing device for processing the information regarding an individual and for generating an insurance claim, and a transmitter for automatically transmitting the insurance claim to a computer or a communication device associated with a healthcare insurer or a healthcare payer.